

FIRST COMMUNITY BANCSHARES, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1983977	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$600	\$612	2.0%		
Loans	\$471	\$470	-0.4%		
Construction & development	\$71	\$58	-17.9%		
Closed-end 1-4 family residential	\$141	\$138	-2.1%		
Home equity	\$13	\$13	-1.2%		
Credit card	\$0	\$0			
Other consumer	\$17	\$14	-16.0%		
Commercial & Industrial	\$25	\$34	36.5%		
Commercial real estate	\$152	\$162	6.7%		
Unused commitments	\$35	\$47	36.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$13			
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$17	42.3%		
Cash & balances due	\$53	\$57	6.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$49	\$73	48.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$47	\$73	54.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$551	\$564	2.4%		
Deposits	\$509	\$531	4.4%		
Total other borrowings	\$30	\$20	-34.3%		
FHLB advances	\$25	\$13	-48.0%		
Equity					
Equity capital at quarter end	\$49	\$48	-2.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	7.8%	--		
Tier 1 risk based capital ratio	10.3%	10.0%	--		
Total risk based capital ratio	13.7%	13.0%	--		
Return on equity ¹	-29.7%	-22.5%	--		
Return on assets ¹	-2.5%	-1.8%	--		
Net interest margin ¹	3.9%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	74.1%	88.4%	--		
Loss provision to net charge-offs (qtr)	151.4%	298.7%	--		
Net charge-offs to average loans and leases ¹	3.0%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.6%	11.3%	0.5%	0.0%	--
Closed-end 1-4 family residential	1.4%	2.7%	0.8%	0.2%	--
Home equity	0.1%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.4%	0.3%	0.2%	--
Commercial & Industrial	1.4%	0.3%	2.7%	0.0%	--
Commercial real estate	1.3%	0.8%	0.8%	0.0%	--
Total loans	2.7%	2.5%	0.8%	0.1%	--